

TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees, and terms applicable to your account are provided within this Truth-in-Savings Disclosure. Your account also is governed by the terms and conditions set forth in the Membership Booklet. Trumark may offer other rates for these accounts from time to time.

Par Value:	The par value of a regular share in the credit union is \$5. A member who fails to maintain a share balance of at least par value may be terminated from membership.
NCUA Share Insurance:	Member accounts of Trumark are federally insured by the National Credit Union Share Insurance Fund.
Other Terms & Conditions:	Additional terms and conditions governing your account are set forth in the Membership Booklet. In addition, please refer to the Service Fee disclosure for the current fees and charges associated with your account.

ACCOUNT OPENING AND USAGE

Minimum Checking Account Balance	<u>\$0</u>	
Monthly Maintenance Fee	<u>\$0</u>	
Trumark ATM fees	<u>\$0</u>	
Non-Trumark ATM fees	<u>\$2</u>	ATM Transactions for non-Trumark (foreign) ATMs
Non-Sufficient Funds (NSF) Fees	<u>N/A</u>	No NSF fees will be assessed on any accounts under a membership that includes a Foundational Checking account
Overdraft Privilege	<u>N/A</u>	Overdraft Privilege is not offered with this account. Please refer to the Product Restrictions section for details on how overdrafts are handled.
Returned Check Fee	<u>\$15</u>	Per check deposited to your account and returned by paying bank
Stop Payment Fee	<u>\$32</u>	Per item or series to stop payment for up to six (6) months
Account Closing Fee	<u>\$0</u>	
Pays Interest/Dividends	<u>N/A</u>	This account does not earn interest/dividends
Other Service Fees		Please consult Trumark's Service Fee disclosure for a full list of service fees
Minimum Checking Account Balance	<u>\$0</u>	

PRODUCT RESTRICTIONS

Overdraft Restrictions

This account is designed to prevent overdrafts. If a transaction is attempted when there are not enough funds in your Foundational Checking account, the transaction will be declined in most cases.

When a transaction is declined, you may be charged a fee by the merchant or payee.

Not all potential overdraft situations can be prevented. For example, some merchants - such as gas stations, restaurants, or hotels - may authorize your account for one amount and process the final charge later. If your available balance has changed and is insufficient at the time the final transaction posts, your account may become negative. While Trumark will not charge an Overdraft Privilege fee, you are responsible for repaying any negative balance that results.

Overdraft Protection is not available for this account.

Additional Checking Product Restrictions

Members with a Foundational Checking account may not open another checking account under the same membership. If a member wishes to open a different checking product, a separate membership is required.